

Information to identify the case:

Debtor 1	Patricia L Mahlke	Social Security number or ITIN	xxx-xx-4744
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-19433-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia L Mahlke

7/21/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia L Mahlke
Debtor

Case No. 17-19433-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jul 21, 2022

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia L Mahlke, 305 Bliss Avenue, Somers Point, NJ 08244-2203
516814154	American Express, Post Office Box 79998, El Paso, TX 79998
516814167	+ Simon Hanin, 2001 East Drive, Ventnor City, NJ 08406-1253

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 21 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 21 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516932662	Email/PDF: bncnotices@becket-lee.com	Jul 21 2022 20:46:01	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516814155	EDI: BANKAMER.COM	Jul 22 2022 00:33:00	Bank of America, Post Office Box 982235, El Paso, TX 79998-2235
516814156	+ EDI: CAPITALONE.COM	Jul 22 2022 00:33:00	Capital One Bank - Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253
516964749	Email/PDF: bncnotices@becket-lee.com	Jul 21 2022 20:46:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516814158	+ EDI: CITICORP.COM	Jul 22 2022 00:33:00	Citibank - Best Buy, Post Office Box 6497, Sioux Falls, SD 57117-6497
516814159	EDI: WFNNB.COM	Jul 22 2022 00:33:00	Comenity Bank - J. Crew, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516814160	EDI: WFNNB.COM	Jul 22 2022 00:33:00	Comenity Bank - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516890370	+ EDI: WFNNB.COM	Jul 22 2022 00:33:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516910607	EDI: CRFRSTNA.COM	Jul 22 2022 00:33:00	Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
516814161	EDI: CRFRSTNA.COM	Jul 22 2022 00:33:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
516814163	EDI: DISCOVER.COM	Jul 22 2022 00:33:00	Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316
516814162	+ EDI: CITICORP.COM	Jul 22 2022 00:33:00	Department Stores National Bank - Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040

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517036075	EDI: Q3G.COM	Jul 22 2022 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516823653	EDI: DISCOVER.COM	Jul 22 2022 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516814164	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jul 21 2022 20:41:00	JH Portfolio Debt Equities, LLC, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
516814157	EDI: JPMORGANCHASE	Jul 22 2022 00:33:00	Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
516814165	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 21 2022 20:39:00	Kohl's Department Store, Post Office Box 3115, Milwaukee, WI 53201-3115
517029260	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 21 2022 20:40:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516814166	Email/Text: Bankruptcy.Notices@pnc.com	Jul 21 2022 20:39:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
517055345	EDI: PRA.COM	Jul 22 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517047282	EDI: Q3G.COM	Jul 22 2022 00:33:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
518137319	+ Email/Text: bncmail@w-legal.com	Jul 21 2022 20:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518137318	+ Email/Text: bncmail@w-legal.com	Jul 21 2022 20:40:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516814168	+ EDI: WTRRN BANK.COM	Jul 22 2022 00:33:00	TD Bank USA - Target Credit, PO Box 673, Minneapolis, MN 55440-0673
516840578	+ Email/Text: bncmail@w-legal.com	Jul 21 2022 20:40:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516814169	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 21 2022 20:40:00	Toyota Financial Services, Credit Dispute, PO Box 9786, Cedar Rapids, IA 52409-0004
517014543	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 21 2022 20:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2022 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Robert A. Loefflad	on behalf of Debtor Patricia L Mahlke rloefflad@ffhlaw.com ghuie@ffhlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5